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B1 (Official Form 1) (04/13)	Document	rage 1 01 0			
United States Bankrupto			VOLUNT	ARY PETITIO	ON
Northern District of Il	linois				
Name of Debtor (if individual, enter Last, First, Middle):		Name of Joint Debtor	(Spouse) (Last, First, Mid	idle):	
Malloy, Rodney E. All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):			
None					
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) (if more than one, state all):	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all):				
9618 Street Address of Debtor (No. and Street, City, and State):		Street Address of Joint Debtor (No. and Street, City, and State):			
7819 South South Shore Drive, #B1					
Chicago, IL					
	ZIP CODE				
County of Residence or of the Principal Place of Business: Cook	County of Residence or of the Principal Place of Business:				
Mailing Address of Debtor (if different from street address):		Mailing Address of Joint Debtor (if different from street address):			
					CODE
Location of Principal Assets of Business Debtor (if different fr	ZIP CODE			ZIF	CODE
Location of Principal Assets of Business Deotor (if different if	om sacot address above).				CODE
Type of Debtor (Form of Organization)	Business Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box.)				
(Check one box.)	☐ Health Care Busin	ness	☐ Chapter 7		r 15 Petition for
✓ Individual (includes Joint Debtors)	Single Asset Real	Estate as defined in	Chapter 9 Chapter 11 Chapter 12		nition of a Foreign Proceeding
See Exhibit D on page 2 of this form. Corporation (includes LLC and LLP)	Railroad	, , <i>, , , , , , , , , , , , , , , , , </i>	Chapter 12	☐ Chapte	r 15 Petition for
Corporation (includes LLC and LLP) Partnership Other (If debtor is not one of the above entities, check	Stockbroker Commodity Broke	er	Chapter 13		nition of a Foreign ain Proceeding
this box and state type of entity below.)	☐ Clearing Bank				
Chapter 15 Debtors	Other Tax-Exem	ot Entity	N	ature of Debts	
Country of debtor's center of main interests:	(Check box, if	fapplicable.) (Check one box.)			
Committy of account of committee of the	Debts are primarily consumer Debts are debts, defined in 11 U.S.C. primarily				
Each country in which a foreign proceeding by, regarding, or under title 26 of		he United States § 101(8) as "incurred by an business debts.			
against debtor is pending:	Il Revenue Code). individual primarily for a personal, family, or				
		1	household purpose		
Filing Fee (Check one box.)		Check one box:	Chapter 11 De		
Full Filing Fee attached. Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D) Debtor is not a small business debtor as defined in 11 U.S.C. § 101(C. § 101(51D). I.S.C. § 101(51D).
Filing Fee to be paid in installments (applicable to indiv signed application for the court's consideration certifyin	g that the debtor is	Check if:			
unable to pay fee except in installments. Rule 1006(b).	See Official Form 3A.	Debtor's aggre	egate noncontingent liquid iliates) are less than \$2,49	iated debts (exc	luding debts owed to
Filing Fee waiver requested (applicable to chapter 7 ind	ividuals only). Must		mates) are less than \$2,49 d every three years therea		suojett to aujustinem
attach signed application for the court's consideration.	See Official Form 3B.			» w « »	
	Check all applicable boxes: A plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).				
Statistical/Administrative Information		V. V			THIS SPACE IS FOR COURT USE ONLY
Debtor estimates that funds will be available for did	istribution to unsecured cre s excluded and administrati	ditors. ve expenses paid, ther	e will be no funds availabl	le for	
distribution to unsecured creditors. Estimated Number of Creditors				<u></u>	
		□ □ 10,001- 25,001-	□ - 50,001-	Over	
1-49 50-99 100-199 200-999 1,000 5,000		25,000 50,000	100,000	100,000	
Estimated Assets				O Mara than	
\$0 to \$50,001 to \$100,001 to \$500,001 \$1,00		\$50,000,001 \$100,0 to \$100 to \$500		More than \$1 billion	
\$50,000 \$100,000 \$500,000 to \$1 to \$1 million million	*	million million			
Estimated Liabilities					
\$0 to \$50,001 to \$100,001 to \$500,001 \$1,00	00,001 \$10,000,001	\$50,000,001 \$100,0	00,001 \$500,000,001	More than	
\$50,000 \$100,000 \$500,000 to \$1 to \$1 million milli		to \$100 to \$500 million million		\$1 billion	
a minor min	ASPERSANÇAS				

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31 (Official Form 1) (U	14/15)	_	rage z			
Voluntary Petition		Name of Debtor(s): Rodney E. Malloy				
(This page must be con	mpleted and filed in every case.)					
Y agation	All Prior Bankruptcy Cases Filed Within Last 8	Years (if more than two, attach additional sheet Case Number:	Date Filed:			
Location Where Filed:		Case (Valider)	240 1 104.			
Location		Case Number:	Date Filed:			
Where Filed:						
,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	Pending Bankruptcy Case Filed by any Spouse, Partner, or Aff		ndditional sheet.)			
Name of Debtor:		Case Number:	Date Filed:			
District:		Relationship:	Judge:			
District.			J			
10Q) with the Securi of the Securities Exch	Exhibit A debtor is required to file periodic reports (e.g., forms 10K and ties and Exchange Commission pursuant to Section 13 or 15(d) hange Act of 1934 and is requesting relief under chapter 11.) tached and made a part of this petition.	Exhibit (To be completed if debty whose debts are primarily) I, the attorney for the petitioner named in the informed the petitioner that [he or she] may of title 11, United States Code, and have expected that I further sertify that I have deliby 11 U.S.C. § \$42(b).	or is an individual consumer debts.) foregoing petition, declare that I have proceed under chapter 7, 11, 12, or 13 plained the relief available under each			
	Exhik or have possession of any property that poses or is alleged to pose bit C is attached and made a part of this petition.	pit C a threat of imminent and identifiable harm to p	ublic health or safety?			
Exhibit D, com	Exhile every individual debtor. If a joint petition is filed, each spouse multipleted and signed by the debtor, is attached and made a part of this ion: o completed and signed by the joint debtor, is attached and made a	ast complete and attach a separate Exhibit D.) spetition.				
Ø E	Information Regardin (Check any ap Debtor has been domiciled or has had a residence, principal place	phicable box.) c of business, or principal assets in this Distric	ct for 180 days immediately			
•	oreceding the date of this petition or for a longer part of such 180 delibere is a bankruptcy case concerning debtor's affiliate, general parts.					
n	Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.					
	(Check all app	es as a Tenant of Residential Property olicable boxes.)				
	Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)					
		(Name of landlord that obtained judgment)				
		(Address of landlord)				
	Debtor claims that under applicable nonbankruptcy law, there are entire monetary default that gave rise to the judgment for possess	re circumstances under which the debtor would ssion, after the judgment for possession was ent	be permitted to cure the ered, and			
	Debtor has included with this petition the deposit with the court of the petition.	of any rent that would become due during the	30-day period after the filing			

Case 15-19204 Doc 1 Filed 06/01/15 Entered 06/01/15 14:37:03 Desc Main Page 3 of 8 Document Page 3 B1 (Official Form 1) (04/13) Name of Debtor(s): Voluntary Petition (This page must be completed and filed in every case.) Signatures Signature of a Foreign Representative Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and correct. and that I am authorized to file this petition. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 (Check only one box.) or 13 of title 11, United States Code, understand the relief available under each such I request relief in accordance with chapter 15 of title 11, United States Code. chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I Certified copies of the documents required by 11 U.S.C. § 1515 are attached. have obtained and read the notice required by 11 U.S.C. § 342(b). Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the I request relief in accordance with the chapter of title 11, United States Code, order granting recognition of the foreign main proceeding is attached. specified in this petition X (Signature of Foreign Representative) (Printed Name of Foreign Representative) Signature of Joint Debtor Telephone Numbe (if not represented by attorney) Date Date Signature of Non-Attorney Bankruptcy Petition Preparer Signature of Attorney* I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as Х defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have Signature of Attorney for Debtor(s) provided the debtor with a copy of this document and the notices and information Daniel Moulton required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or Printed Name of Attorney for Debtor(s) Law Offices of Daniel Moulton guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor Firm Name notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is 10150 S. Western, Rear Office Chicago, IL 60643 attached. Address 773-429-1001 Printed Name and title, if any, of Bankruptcy Petition Preparer Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect. Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true Address and correct, and that I have been authorized to file this petition on behalf of the The debtor requests the relief in accordance with the chapter of title 11, United States Signature Code, specified in this petition. Х Signature of Authorized Individual Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above. Printed Name of Authorized Individual

Date

Title of Authorized Individual

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

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Northern District of Illinois

In re: Rodney E. Malloy Case No

EXHIBIT D- INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIRMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- [X] 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- [] 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

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[] 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services
during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver
of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for
determination by the court.] [Summarize exigent circumstances here.]

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

[] 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

[] Incapacity. (Defined in 11 U.S.C. 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

[] Disability. (Defined in 11 U.S.C. 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

[] Active military duty in a military combat zone.

[] 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: PWWy

Date: 6/29/15

List of Creditors

GM Financial P.O. Box 183834 Arlington, TX 76096-3834

University of Chicago Medicine 15965 Collections Center Dr. Chicago, IL 60693-0159

Springleaf 3641 E. 106th St. Chicago, IL 60617-6638

Bank of America P.O. Box 5170 Simi Valley, CA 93062-5170

Law Office of Paul Lowe 2595 Millenium Dr. Unit 8 Elgin, IL 60124

City of Chicago Department of Revenue Bureau of Parking Enforecement 121 N. Lasalle, #107 Chicago, IL 60602

UNITED STATE BANKRUPTCY COURT

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER 342(b) OF THE BANKRUPTCY CODE

In accordance with 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors who debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under 707(b) of the Code. If is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans, debts incurred to pay non-dischargeable taxes, domestic support and property settlement obligations, most fines, penalties, forfeitures, and criminal restitution obligations, certain debts which are not properly listed in your bankruptcy papers, and debts for death or personal injury caused by operating motor vehicles, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, for from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13:</u> Repayment of All of Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations, most student loans, certain taxes, most criminal fines and restitution obligations, certain debts which are not properly listed in your bankruptcy papers, certain debts for acts that caused death or personal injury, and certain long term secured obligations.

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Chapter 11 is designed for the reorganization for the reorganization

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of [Non-Attorney] Bankruptcy Petition Preparer

Printed name and title, if any, of Bankruptcy Petition Preparer	Social Security number (if bankruptcy petition preparer is not an individual, state the Social Security		
Address:	number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. 110)		
X	oy 1. 0.0.0		
Signature of Bankruptcy Petition Preparer or officer, Principal, responsible person, or partner whose Social Security number is provided above.			
Certificate of	the Debtor		
I (We), the debtor(s), affirm that I (we) have received and read		28/15	
Printed Name(s) of Debtor(s)	Signature of Debtor / Date		
Case No. (if known)	X		